

WHAT IS CLAIMED IS:

1. A thermal recording material comprising  
a substrate;  
a thermal coloring layer which is located overlying the  
5 substrate and which comprises a leuco dye and a developer for  
coloring the leuco dye upon application of heat; and  
a protective layer which is located overlying the thermal  
coloring layer and which comprises a binder resin, a  
crosslinking agent and a filler,  
10 wherein the binder resin in the protective layer  
comprises a polyvinyl alcohol having a silanol group, and the  
crosslinking agent comprises a zirconium compound of lactic  
acid.
- 15 2. The thermal recording material according to Claim 1,  
wherein the polyvinyl alcohol is an ethylene-modified polyvinyl  
alcohol having an ethylene unit and a silanol group.
- 20 3. The thermal recording material according to Claim 1,  
wherein the crosslinking agent is included in an amount of from  
0.01 to 0.50 parts by weight per 1 part by weight of the binder  
resin.
- 25 4. The thermal recording material according to Claim 1,  
wherein the thermal coloring layer further comprises a  
polyvinyl alcohol having a silanol group.

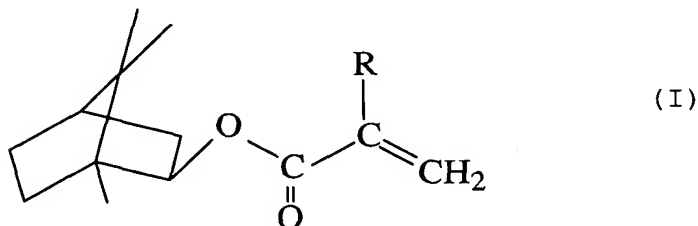
5. The thermal recording material according to Claim 4, wherein the polyvinyl alcohol in the thermal coloring layer is an ethylene-modified polyvinyl alcohol having an ethylene unit and a silanol group.

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6. The thermal recording material according to Claim 1, wherein the substrate has opposite sides, the thermal coloring layer overlying one of the sides, and further comprising a backcoat layer which is located overlying the other of said  
10 sides of the substrate, the backcoat layer comprising a polyvinyl alcohol having a silanol group and a zirconium compound of lactic acid serving as a crosslinking agent.

7. The thermal recording material according to Claim 1,  
15 further comprising an intermediate layer which is located between the substrate and the thermal coloring layer and which comprises a hollow particle of a copolymer comprising monomer units of acrylonitrile, methacrylonitrile and a monomer having the following formula (I):

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25 wherein R represents a hydrogen atom or a methyl group.

8. The thermal recording material according to Claim 1,  
wherein the substrate has opposite sides, the thermal coloring  
layer overlying one of the sides, and further comprising an  
adhesive agent layer located overlying the other of said sides  
5 of the substrate.

9. The thermal recording material according to Claim 6,  
wherein an adhesive agent layer is located overlying a surface  
of the backcoat layer.

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10. The thermal recording material according to Claim 1,  
further comprising an ink layer which is located overlying a  
surface of the protective layer and uses an ink including  
alcohol.

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